

March 26, 2010

congressman
ROBERT BRADY
serving pennsylvania's first district

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The Brady Brief - Historic Health Insurance Reform Working for You

Dear Friend,

On Wednesday, March 23rd, President Obama signed into law landmark legislation to reform our nation's health care system. This historic law will stop insurance company abuses, bring down the deficit, rein in health costs for families and small businesses, create up to 4 million new private sector jobs over the next 10 years, strengthen Medicare, and expand quality health coverage to 32 million Americans who cannot afford it now. I proudly supported health care reform and voted for its passage, because it will greatly improve the lives of those living in the First District and across this country.

Starting from day one, and throughout the next year, you will begin to feel the real and positive effects of this reform. I have outlined some of the bill's most important provisions below, but for more information, please visit [my website](#).

Effective Immediately

- Small business tax credits to make employee coverage more affordable
- Closure of the Medicare Part D "Donut Hole" through a \$250 rebate to beneficiaries hitting the donut hole in 2010 (completely closing the donut hole by 2020)

Effective in 90 Days

- Immediate access to insurance for Americans uninsured because of a pre-existing condition

Effective in 6 Months

- Prohibition of denying coverage to children with pre-existing conditions
- Ability for young people to stay on their parents' policy until the age of 26
- Ban on the practice of insurance companies from dropping coverage when people get sick
- No more lifetime caps on coverage
- Restriction of the use of annual limits

Effective January 1, 2011

- Free preventative care under Medicare
- Guarantee of the value for premium payments
- 50% discount on brand-name drugs in the donut hole

Effective January 1, 2014

- Small business tax credits to cover 50% of insurance premiums for employees

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- Prevention of denying coverage to all people because of pre-existing conditions
- Ban on the use of any annual limits for all plans

For decades, health care reform has been a real and pressing issue in this country, and I am confident that this legislation takes the necessary steps toward correcting the problems that Americans face. As always, if you have any questions or comments regarding this, or any other issue, do not hesitate to contact any of my offices.

Sincerely,



Robert Brady
Member of Congress

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